



*Lorraine*  
#6/Pi  
9.23.02  
Docket No. 3635-4000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Stephen J. HODGDON et al.

Group Art Unit: 3624

Serial No.: 09/259,770

Examiner: Jagdish PATEL

Filed: February 26, 1999

For: METHOD OF RISK MANAGEMENT AND OF ACHIEVING A  
RECOMMENDED ASSET ALLOCATION AND WITHDRAWAL STRATEGY,  
AND COMPUTER-READABLE MEDIUM, APPARATUS AND COMPUTER  
PROGRAM THEREOF

AMENDMENT UNDER 37 C.F.R. § 1.111

Commissioner for Patents  
Box NO FEE  
Washington, DC 20231

RECEIVED

AUG 28 2002

GROUP 3600

Sir:

Responsive to the Office Action dated May 22, 2002, please amend the application as follows:

IN THE TITLE

Please delete the current title, and substitute therefor --METHOD OF RISK

MANAGEMENT AND OF ACHIEVING A RECOMMENDED ASSET ALLOCATION AND  
WITHDRAWAL STRATEGY, AND COMPUTER-READABLE MEDIUM, APPARATUS  
AND COMPUTER PROGRAM THEREOF--.

IN THE SPECIFICATION

On page 1, please delete the first full paragraph beginning "This invention pertains . . ." and substitute therefor

--This invention pertains to a method and apparatus for determining an asset  
allocation and withdrawal strategy -- the SELIGMAN HARVESTER® risk management